| United States Bank  | RUPTCY COURT                        | (a)  | VOLUNTARY PETITION  |
|---|-------------------------------------|--|---|
| Eastern District o  | f California (                      | \(\varphi\)  | VOLUNIARY PETITION  |
| ame of Debtor (if individual, enter Last, First, Middle): Muller, Matthew, Daniel   |                                     | Name of Joint Debt   | or (Spouse) (Last, First, Middle):  |
| Il Other Names used by the Debtor in the last 8 years   |                                     | All Other Names us   | sed by the Joint Debtor in the last 8 years   |
| nclude married, maiden, and trade names):   |                                     | (include married, m  | aiden, and trade names):  |
| None  |                                     | Not applicable   | •   |
| ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (<br>f more than one, state all):<br>(225  | ITIN)/Complete EIN                  | Last four digits of S<br>(if more than one, s<br>Not applicable  | Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN tate all):  |
| treet Address of Debtor (No. and Street, City, and State)   | <u> </u>                            | Street Address of Jo   | pint Debtor (No. and Street, City, and State):  |
| 300 Mississippi Bar Drive   |                                     | Not applicable   |   |
| Orangevale, CA  |                                     |  | ·   |
|   | ZIP CODE 95662                      |  | ZIP CODE  |
| ounty of Residence or of the Principal Place of Business<br>Sacramento County   | :                                   | Not applicable   | e or of the Principal Place of Business:  |
| failing Address of Debtor (if different from street address   | s):                                 | Mailing Address of   | Joint Debtor (if different from street address):  |
| Same as Street Address  |                                     | Not applicable   |   |
|   |                                     |  | · ·   |
|   | ZIP CODE                            | <u> </u>   | ZIP CODE  |
| ocation of Principal Assets of Business Debtor (if differ<br>Same as Street Address   | ent from street address above       | e):  | ZIP CODE  |
| Type of Debtor  | Nature                              | of Business  | Chapter of Bankruptcy Code Under Which  |
| (Form of Organization)  | (Check one box.)                    |  | the Petition is Filed (Check one box.)  |
| (Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, che this box and state type of entity below.)   | 11 U.S.C. § 10 Railroad Stockbroker | eal Estate as defined in 1(51B)  | Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding |
|   |                                     | W  |   |
| Chapter 15 Debtors  |                                     | mpt Entity<br>, if applicable.)  | Nature of Debts (Check one box.)  |
| ountry of debtor's center of main interests:  Not Applicable  ach country in which a foreign proceeding by, regarding gainst debtor is pending:  Not Applicable   | Debtor is a tax under title 26 o    | exempt organization<br>f the United States<br>nal Revenue Code).   | ✓ Debts are primarily consumer debts, defined in 11 U.S.C. primarily business debts. individual primarily for a personal, family, or household purpose."  |
| Filing Fee (Check one box.  |                                     |  | Chapter 11 Debtors  |
| Full Filing Fee attached.   |                                     |  | nall business debtor as defined in 11 U.S.C. § 101(51D). a small business debtor as defined in 11 U.S.C. § 101(51D).                                      |
| <ul> <li>Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul> |                                     | Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment) |   |
|   |                                     | Check all applicab A plan is bein Acceptances  | ig filed with this petition.<br>of the plan were solicited prepetition from one or more classes   |
| tatistical/Administrative Information   |                                     | of creditors, it   | n accorda   |
| Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper  |                                     |  | e will be 14-24327  |
| distribution to unsecured creditors. stimated Number of Creditors   |                                     |  |   |
| <b>1</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □  | ]                                   | 10,001- 25,001-<br>25,000 50,000   |   |
| 50,000 \$100,000 \$500,000 to \$1 to  | ]                                   | \$50,000,001 \$100,00 to \$100 million million   | t   |
| stimated Liabilities  |                                     | \$50,000,001 \$100,00 to \$100 to \$500  | EASTERN DISTRICT OF CALIFORN  DO,001 \$500,000,001 More than  |

(j)

B1 (Official Form 1) (04/13) Page 2 Voluntary Petition lame of Debtor(s): MULLER, Matthew Daniel (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet. Case Number: Date Filed: No Prior Bankruptcy Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: No Applicable Case District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Not Applicable (Filed Pro Se) Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) ◩ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) No Judgment for Possession (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1) (04/13) Page 3 Voluntary Petition Name of Debtor(s): MULLER, Matthew Daniel (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct. and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (650) 630-9325 (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 04/27/2014 Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer Not Applicable (Debtor is Pro Se) I declare under penalty of periury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Not Applicable (Debtor Self-Prepared) Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the The debtor requests the relief in accordance with the chapter of title 11, United States Signature Code, specified in this petition. Not Applicable Signature of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or Printed Name of Authorized Individual partner whose Social-Security number is provided above. Title of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Date individua! If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Eastern District of California

| In re Matthew Daniel MULLER | Case No.   |  |
|-----------------------------|------------|--|
| Debtor                      | (if known) |  |

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 04/28/2014

Certificate Number: 00301-CAE-CC-023285206



00301-CAE-CC-023285206

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on April 28, 2014, at 9:48 o'clock AM EDT, MATTHEW MULLER received from InCharge Debt Solutions, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 28, 2014 By: /s/Pablo Minguela

Name: Pablo Minguela

Title: Senior Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).